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ABSTRACT

This publication reports findings from the 1981 and 1982 Current Population Survey studies conducted by the United States Bureau of the Census regarding characteristics of the 6,319,000 noninstitutionalized handicapped women in America between 16 and 64 years of age. Tables, figures, and text provide information on age distribution, educational attainment, residential patterns, marital status, labor force participation, income and economic status, and occupational categories of this population. The "typical" working-age disabled woman is described as: 51 years old; a high school graduate; married; not in the labor force; having under $3,500 in income from all sources; and earning $10,569 if employed full time in 1980. (CB)

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DISABLED WOMEN IN AMERICA

A STATISTICAL REPORT DRAWN FROM CENSUS BUREAU DATA

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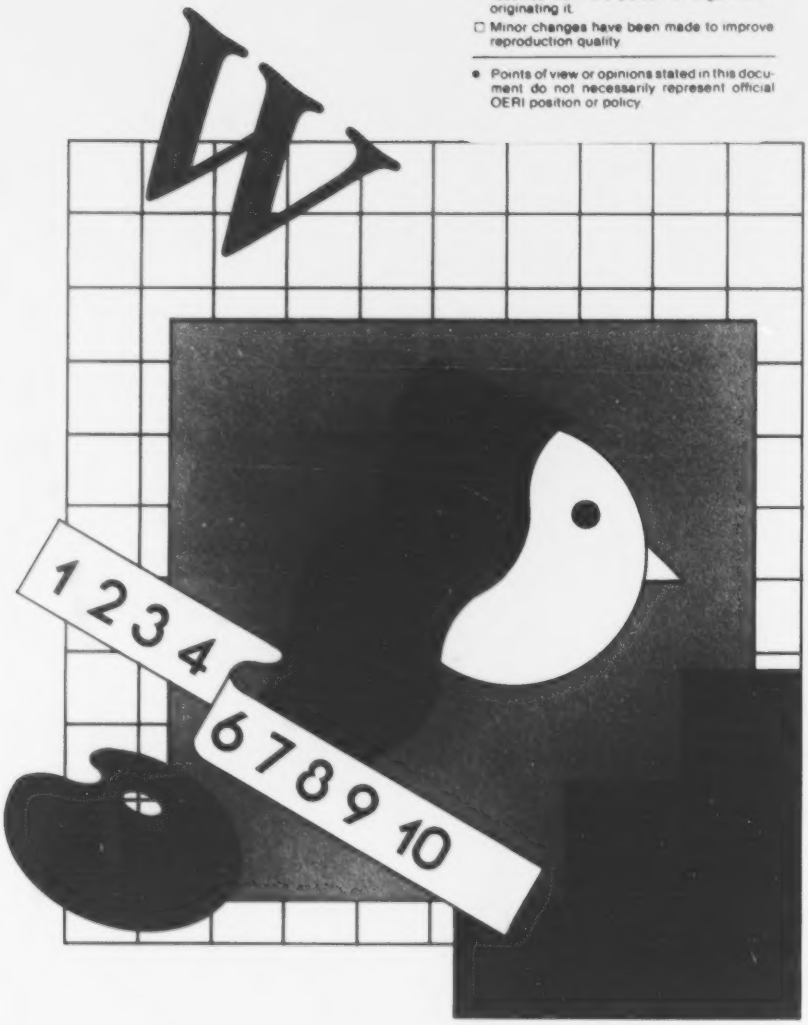

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The President's Committee on Employment of the Handicapped
Washington, D.C. 20210

About the Author

Frank Bowe, Ph.D., L.L.D., is author of *Computing and Special Needs*, the first book to be published about how personal computers can help people with disabilities. Sybex, Inc., the Berkeley, CA, publisher of computer books, will release it in the Summer of 1984. He also wrote *Handicapping America*, *Rehabilitating America*, and *Comeback*, all for Harper & Row. In 1983, while serving as Visiting Professor, he produced three books for the University of Arkansas: *Demography and Disability*, *The Business-Rehabilitation Partnership*, and *Employment Trends 1984 and Beyond: Where the Jobs Will Be*. Dr. Bowe lives in Lawrence, on the south shore of Long Island, New York, with his wife Phyllis and daughters Doran and Whitney. There, he is writing his first novel.

Author's Note

This publication reports upon findings from the 1981 and 1982 Current Population Survey studies conducted by the U.S. Bureau of the Census. Comparable information about disabled males, disabled blacks and disabled Hispanics is offered in *Disabled Adults in America*, *Black Adults with Disabilities*, and *Disabled Adults of Hispanic Origin*, all published by the President's Committee on Employment of the Handicapped.

The author acknowledges with thanks the assistance of John McNeil and Lawrence Haber of the population division, Bureau of the Census, U.S. Department of Commerce, and of Bernard Posner, executive director of the President's Committee.

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Thumbnail Sketches

The "typical" working-age nondisabled woman:

- is 33 years of age
- is a high-school graduate
- is married
- is in the labor force
- works full- or part-time
- had $7,000 in income from all sources in 1980
- earned $7,771 if employed in 1980
- earned $12,021 if employed year-round full-time in 1980

The "typical" working-age disabled woman:

- is 51 years of age
- is a high-school graduate
- is married
- is not in the labor force
- does not work full- or part-time
- had under $3,500 in income from all sources in 1980
- earned $5,335 if employed in 1980
- earned $10,569 if employed year-round full-time in 1980

Source: Current Population Survey, March, 1981.

Introduction

Three out of every four disabled women of working age are out of the labor force.

The interests and concerns of women with disabilities have attracted increasing attention in recent years. This report offers recently available demographic data describing the population of working-age (16-64 years of age) women in America.

The information presented here must be treated with some care. Data are presented which describe working-age women who report one or more disabilities and who do not reside in institutions. Nothing is said about women under 16 or over 64 years of age, about women who have disabilities but did not report these to census takers, and about women living in institutions.

These data derive from a new and exciting series of studies. Each month, the Bureau of the Census, U.S. Department of Commerce, conducts the Current Population Survey (CPS), featuring interviews with members of some 65,000 households nationwide. Each March since 1981, the Census Bureau has asked disability-related questions during CPS interviews. Demographers regard CPS as highly accurate and as having the distinct advantage of producing rapidly available information. The CPS cannot, however, reveal state and local conditions in any detail.

For purposes of the CPS, *work disability* is a term referring to persons who reported a health condition or disability which prevented them from working or limited the amount or kind of work they could do, reported a service-connected disability, reported retiring from or leaving a job for health reasons, reported no work in the survey week due to illness or disability, who were under 65 years of age but covered by Medicare, or who were under 65 years of age and received Supplemental Security Income benefits.

This document is primarily concerned with employment among disabled women. The term *unemployed* refers to those persons having no employment during the survey week but who were available for work, had sought work during the preceding four weeks or who were waiting to be called back to or to start a job. Readers should bear in mind that the unemployment rate is a function of the number of persons seeking work but unable to find it, and not a proportion of persons seeking work against all persons of working age. *Not in the labor force* refers to civilians not classified as employed or unemployed.

Disabled Women in America is one of a series of four distributed by the President's Committee on Employment of the Handicapped. *Disabled Adults in America*, *Black Adults with Disabilities*, and *Disabled Adults of Hispanic Origin* offer additional information about the American population of persons with work disability.

Three out of every four disabled women of working age are out of the labor force. Just 19.9% work, as against 59.1% of nondisabled women in the same age range.

In many other respects, disabled women are comparable to nondisabled women. Those with disabilities are somewhat less likely to be married, somewhat more likely to live in a city, slightly more likely to reside in the South, and, if employed, somewhat more likely to have a service-sector or machine-operative job than are other women.

Of those who work full time, disabled women earn almost as much as do nondisabled women. Although only 12%, or one in every eight, work full time, those who do earn just $1,452 less than do full-time employed women with no disabilities. Given that disabled women average 18 years older than do other working-age women, this differential probably understates the true separation that exists between women of similar ages who are and are not disabled. Nevertheless, the message in these data is clear: those women who succeed in surmounting discrimination on the basis of disability, sex, and perhaps other factors tend to do quite well in the labor market.

Executive Summary

There are 6,319,000 disabled women of working age in the United States.

One working-age woman in every twelve is disabled. Of 74,672,000 women aged 16-64 and not in institutions, 6,319,000 or 8.5% were disabled, according to the March, 1981 Current Population Survey.

While women represent a majority (51%) of all persons in the working-age population, this is not true of working-age disabled women. There, women remain a minority, representing 48.3% of all disabled individuals aged 16-64 and not in institutions.

The average disabled woman is 51 years of age. She has a high-school level of education. She does not work, nor is she actively seeking work. Her income from all sources was less than $3,500 in 1980. Some disabled women, however, have met with striking success in the labor market.

By contrast, the typical nondisabled woman is 33 years old. She is a high-school graduate. She works. And she had an income in 1980 of more than $7,000.

The 1970's were notable for a massive movement of working-age women into the labor force. Most disabled women did not participate in this historic movement, although some have registered important personal achievements in the decade just past.

Size of the Population

Disabled women represent 8.5% of all working-age women in the United States. They number 6,319,000 out of 74,672,000 women, according to the 1981 Current Population Survey study. That is slightly more than one woman in every twelve in the working-age population.

Disabled women represent 8.5% of all working-age women in the United States.

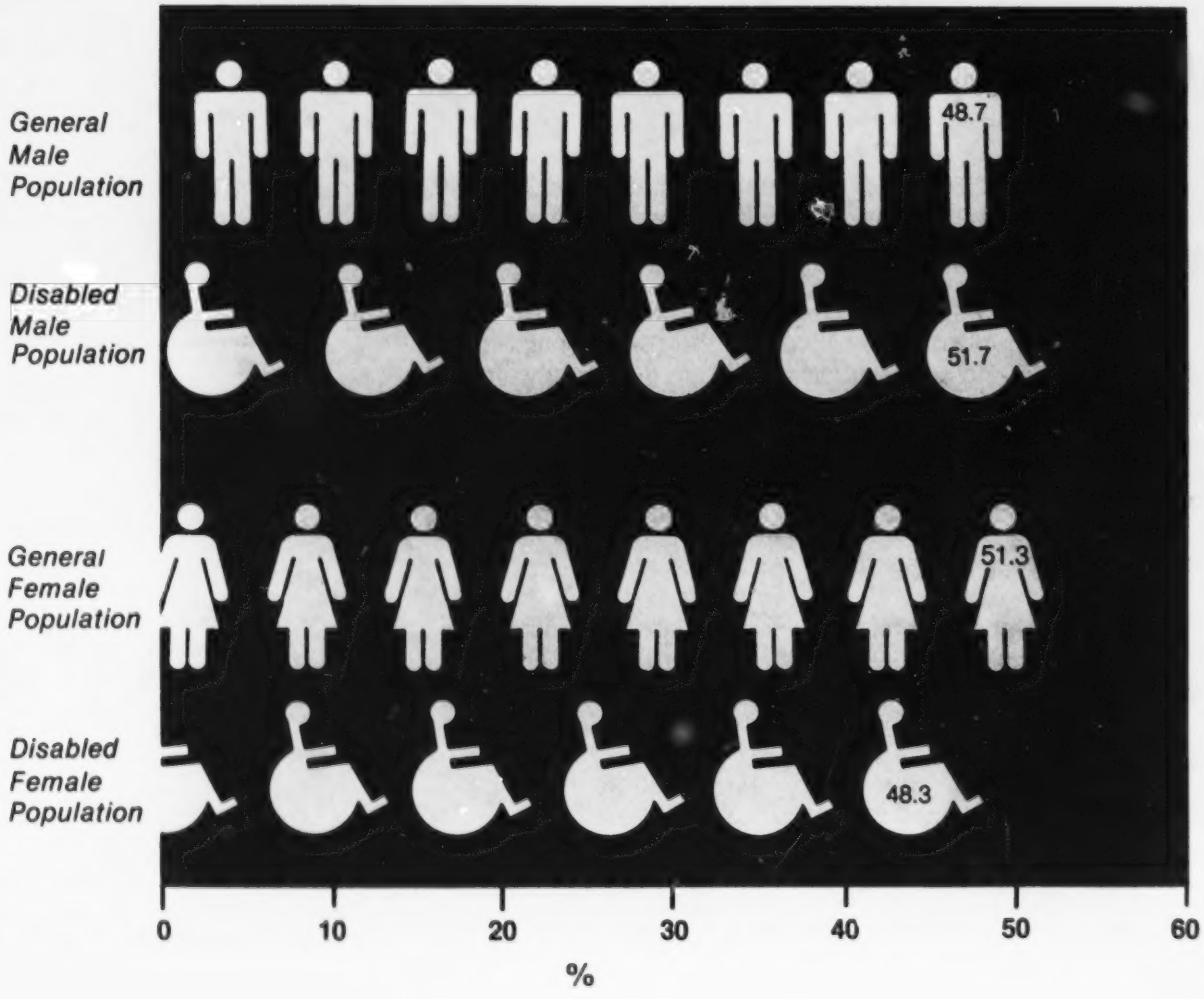
Interestingly, the rate is a full percentage point below that among men. Disabled males represent 9.5% of all males in the 16-64 noninstitutionalized population, according to the same study. The 1970 Census reported similar proportions: disabled women comprised 8.5% of all working-age women in that year, while men with work disabilities represented 10.1% of all men aged 16-64 and not in institutions. Evidently, males are significantly more likely to become disabled during the working-age years than are women.

In absolute numbers, the American working-age population features more women than men. In 1981, the Census Bureau found 74.7 million women and 70.9 million men. Yet the order of prevalence among disabled persons of working age is exactly opposite: the 1981 survey reported 6.8 million disabled men and 6.3 million disabled women.

Table 1 presents data on disability status by sex.

Table 1

Disabled and General Populations Aged 16-64 and Not in Institutions, by Sex



Source: Current Population Survey, March, 1981.

Characteristics of the Population

Six out of every ten disabled women of working age are 45 years of age or older.

Age

Women with work disabilities are, on average, slightly older than are men who are disabled but are much older than are nondisabled women.

The average disabled woman is 51 years of age, as against an average age of 33 for nondisabled women in the 16-64 population. Disabled men of working age average slightly more than 49 years of age.

Six out of every ten disabled women of working age are 45 years of age or older. This finding is consistent with those of earlier surveys. The 1970 Census, for example, found that 64% of disabled women of working age were between the ages of 45 and 64 in 1970.

The incidence of disability increases with age. Only 10 percent of all disabled adult women in the United States are between 16 and 24 years of age. Yet more than 40 percent of disabled adult women are between 55 and 64 years of age.

Table 2 presents data comparing the age-range distributions of disabled and nondisabled women of working age.

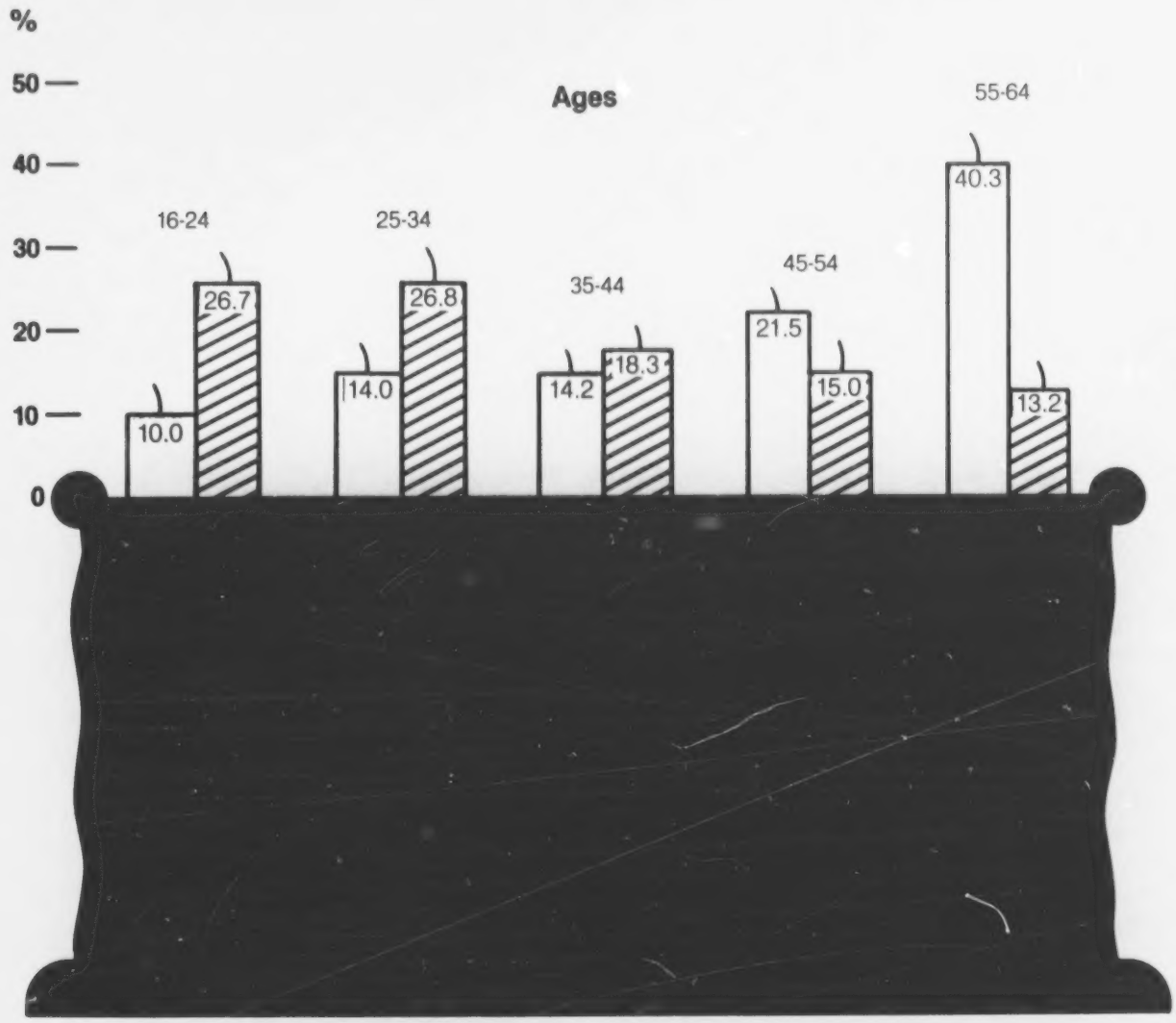
Education

Women with work disabilities are much less well-educated than are other women and somewhat less well-prepared than are disabled men.

Women who have work disabilities are just half as likely as are nondisabled women to report at least some college education: 15.7% as against 30.9%. At the same time, disabled women are fully five times as likely as are other women to have less than an elementary-level education. One disabled woman in every six (17.4%) has less than eight years of formal education, as against only one out of every twenty-eight nondisabled women.

Table 2

Age-Range, by Disability Status: Women Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1981.

Most women with disabilities became disabled after completing their education. Why, then, do we find so great a disparity in education attainment between disabled and nondisabled women? The answer seems to be that disability results in part from low levels of education. That is, less well-educated and poorer persons tend to get jobs involving physical labor more than do other persons; these occupations, in turn, expose them more to disability risk than do other jobs. For some women, disability limited education; for many more, however, low levels of education indirectly led to disability.

As compared to disabled men of working age, disabled women are slightly more likely to report little education and somewhat less likely to have received any postsecondary preparation.

Table 3 presents data on education attainment.

Residence

Working-age women with disabilities tend to reside in urban areas, as do other women. About two in every three reside in cities, as do almost seven in every ten nondisabled women.

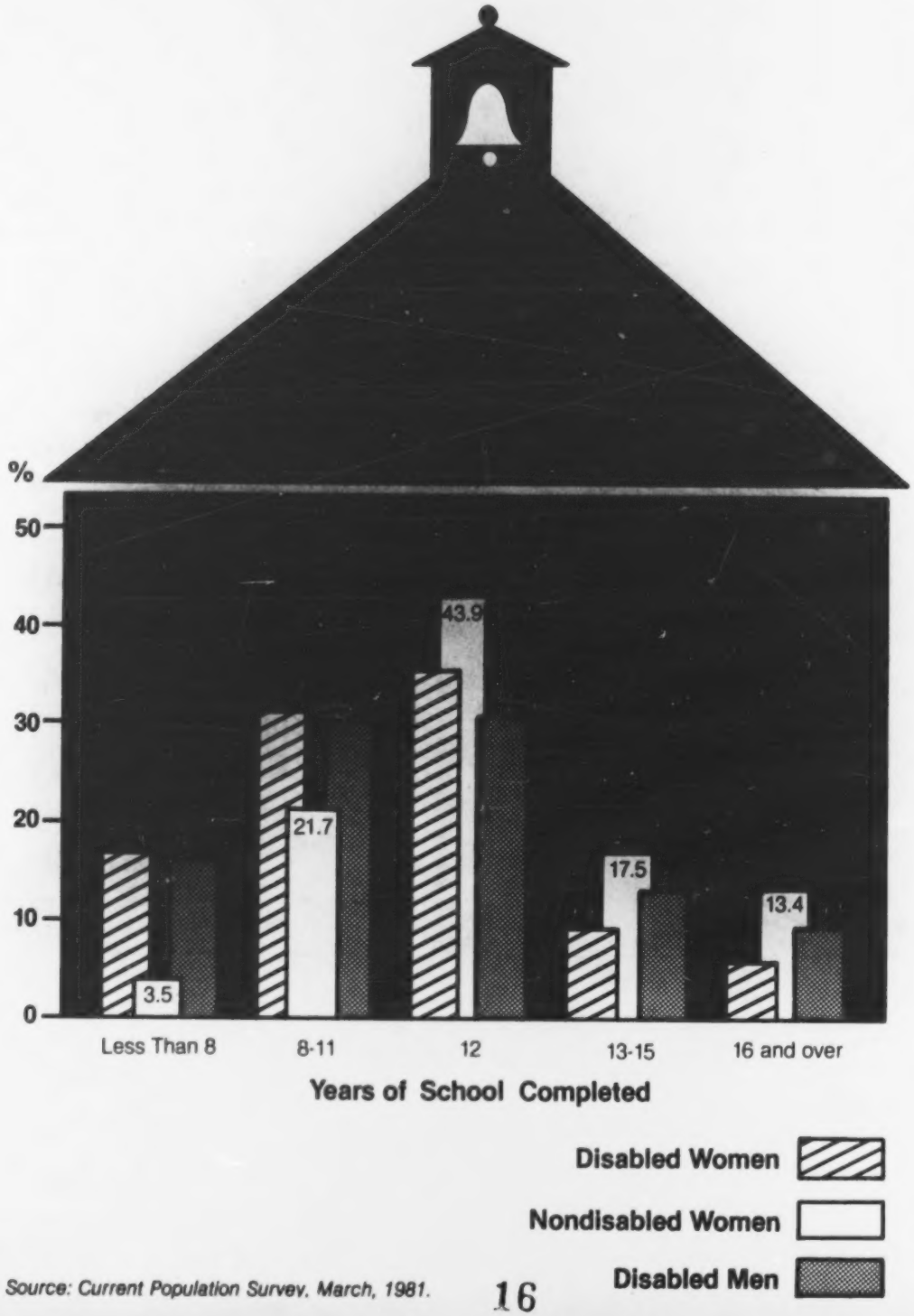
Of those women who live in cities, about half with disabilities live in "central city" locations, as compared to four in ten without disabilities. This finding suggests that disabled women who live in cities tend to have lower-quality housing than do other women who are city residents. The Current Population Survey data examined for this report do not reveal information about quality of housing, however; for such data, we must await completion of the 1980 Census analyses by disability and by sex.

Table 4 offers a comparison between disabled and nondisabled women with respect to residential patterns. These figures are very similar to those reported in Table 4 of *Disabled Adults in America* for both sexes in the disabled and nondisabled populations, suggesting that residential patterns do not vary significantly by sex in either population.

In Figure 1, geographical distribution of women by disability status is portrayed. Again, the patterns parallel those for both sexes: about one-third

Table 3

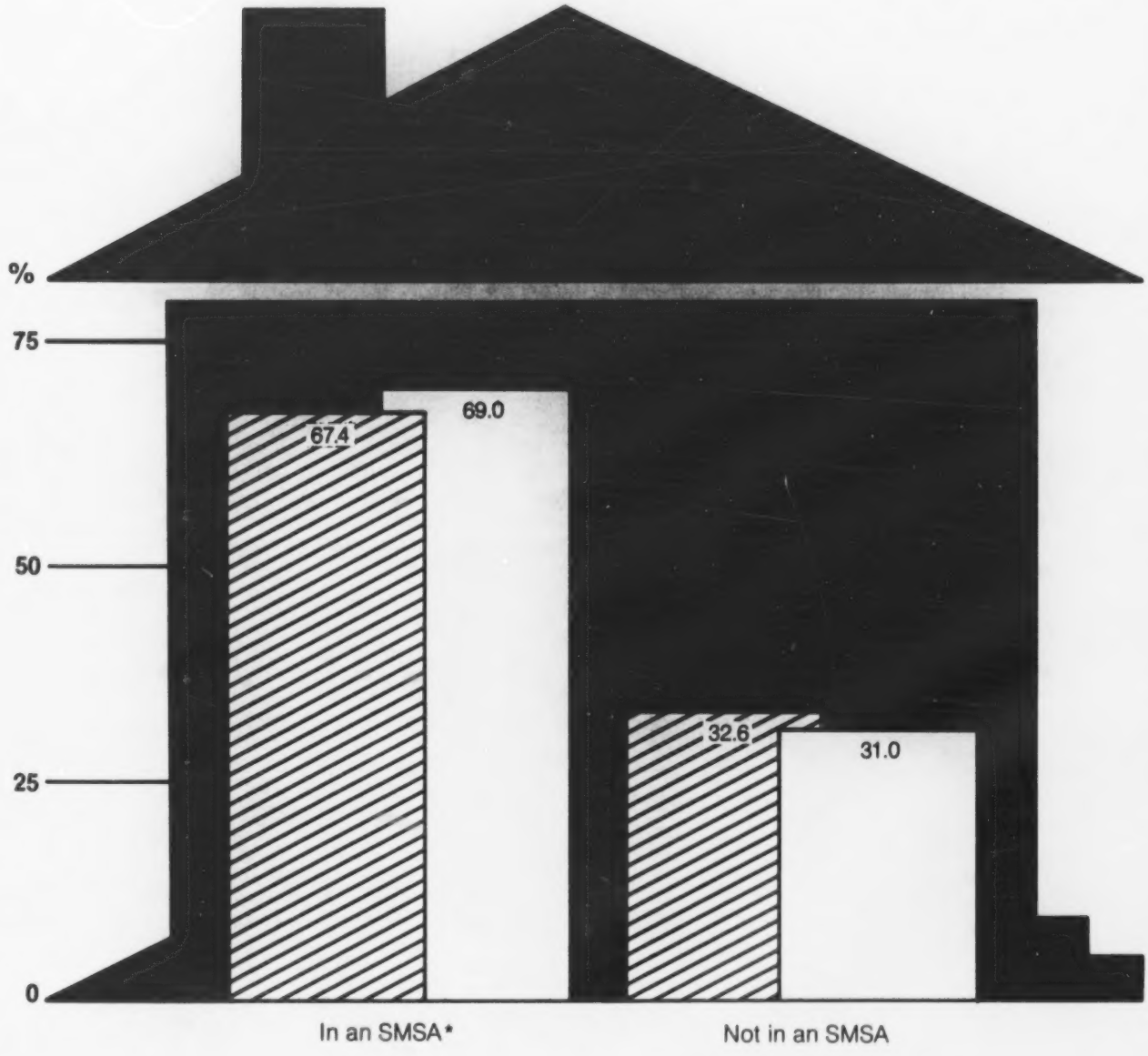
Years of School Completed: Disabled Women, Nondisabled Women, and Disabled Men Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1981.

Table 4

Residential Patterns, by Disability Status: Women Aged 16-64 and Not in Institutions

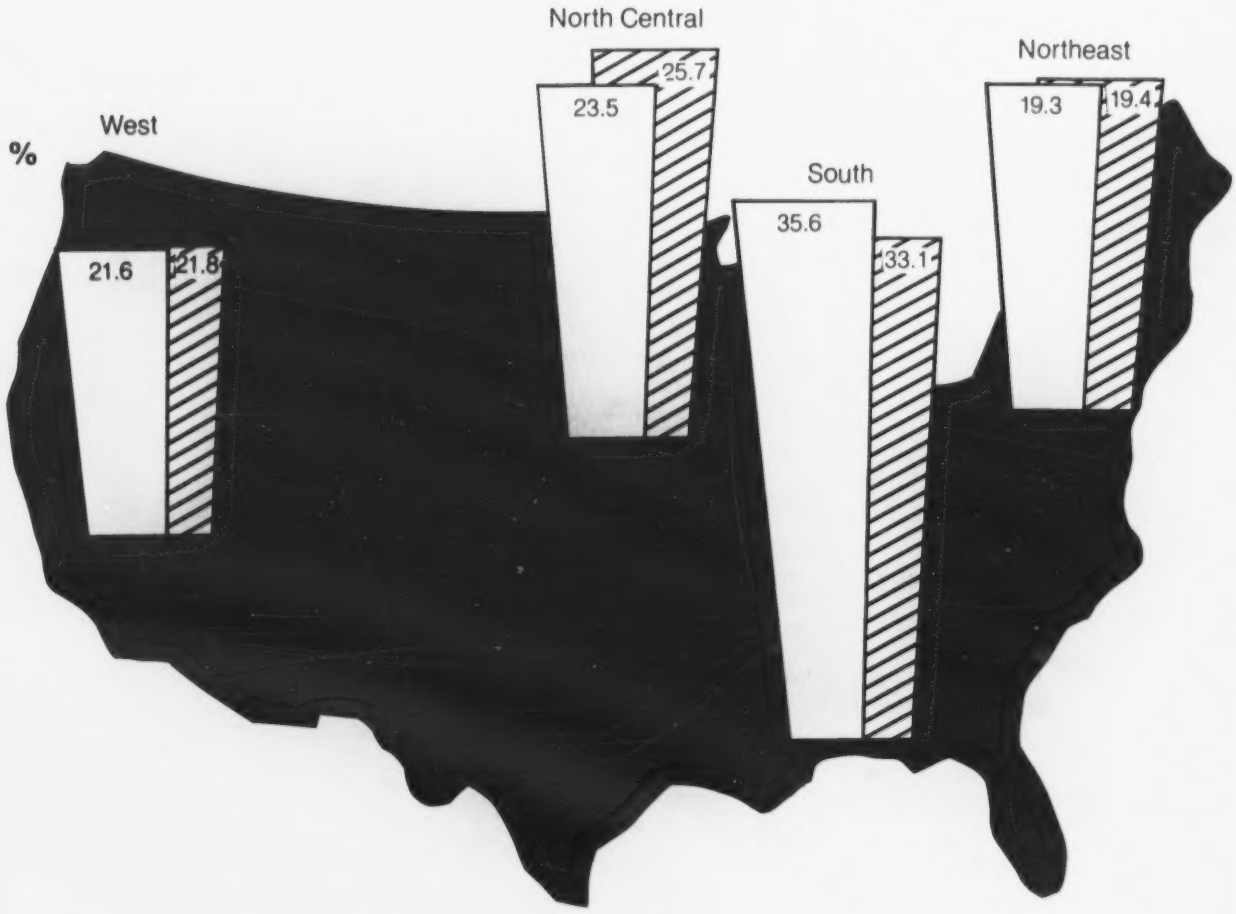


*SMSA: A Standard Metropolitan Statistical Area consists of a "central city" of 50,000 persons plus adjacent counties. In 1980, there were 284 SMSA's in America.

Source: Current Population Survey, March, 1981.

Figure 1

Geographical Distribution by Region, by Disability Status: Women Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1981.

in both populations live in the South, about one-fourth in the North Central region, and about one-fifth in the Northeast and in the West.

Marital Status

Working-age women with disabilities are as likely not to be married as to be married. Slightly less than half are married. By contrast, six in ten nondisabled women and six in ten disabled men are married.

A major difference between disabled women and other groups studied is in the proportion widowed. Fully 15% of disabled women are widowed. That is more than four times the rate among women having no disabilities and more than four times the proportion among disabled men. These differences may reflect the relatively advanced age of the female disabled population as well as the general tendency of women to live longer than men.

Disabled women are more likely than are disabled men or nondisabled women to be divorced or separated. One disabled woman in every eight is divorced, while one in every fifteen is separated. Proportionally fewer disabled women never married: 17.1%, as against 24.5% of nondisabled women and 23.0% of disabled men.

Table 5 compares disabled women, nondisabled women, and disabled men with respect to marital status.

Labor Force Participation

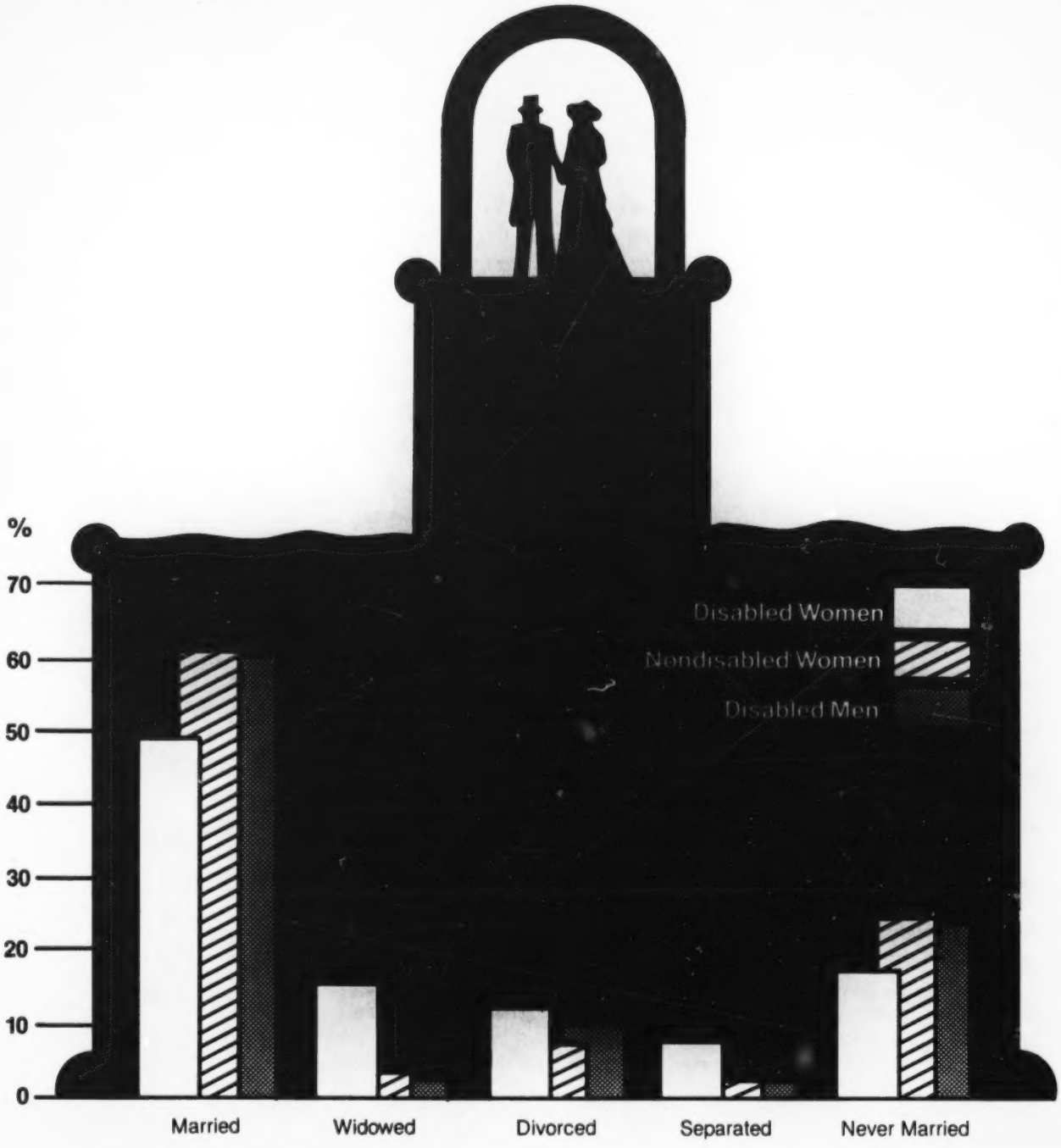
Three disabled women in every four (76.5%) are not in the labor force. They are neither working nor actively looking for work.

Of the one-fourth who are in the labor force, fully 15.5%, or better than one out of every seven, are officially unemployed. That is, they are seeking work but cannot find it. The unemployment rate among disabled women is double that among nondisabled women.

Only one woman in every five in the working-age disabled population works.

Table 5

Marital Status: Disabled Women, Nondisabled Women, and Disabled Men Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1981.

In the decade of the 1970's, women made gigantic strides in employment. By 1980, six in every ten worked. Ten years ago, the proportion in the labor force was 45%; a decade later, it was 64%. Almost all of these women had jobs: 42% of all women in 1970 and 59.1% of all women ten years later.

Disabled women did not keep pace. The 1970 Census reported that 26% of disabled women of working age were in the labor force, of whom most worked. According to the latest available data, 23.5% of disabled working-age women are in the labor force and 19.9% have jobs. Fewer are in the labor force today, and fewer work.

This is one of the most revealing findings of the Census Bureau surveys.

The picture is somewhat brighter for younger disabled women than for those who are 55-64. About one in three disabled women aged 16-34 have jobs. Of those between 35 and 44 years of age, about one in every four works. One-fifth of those aged 45-54 have jobs, but only one in nine between 55 and 64 years of age works. Figure 2 illustrates these data.

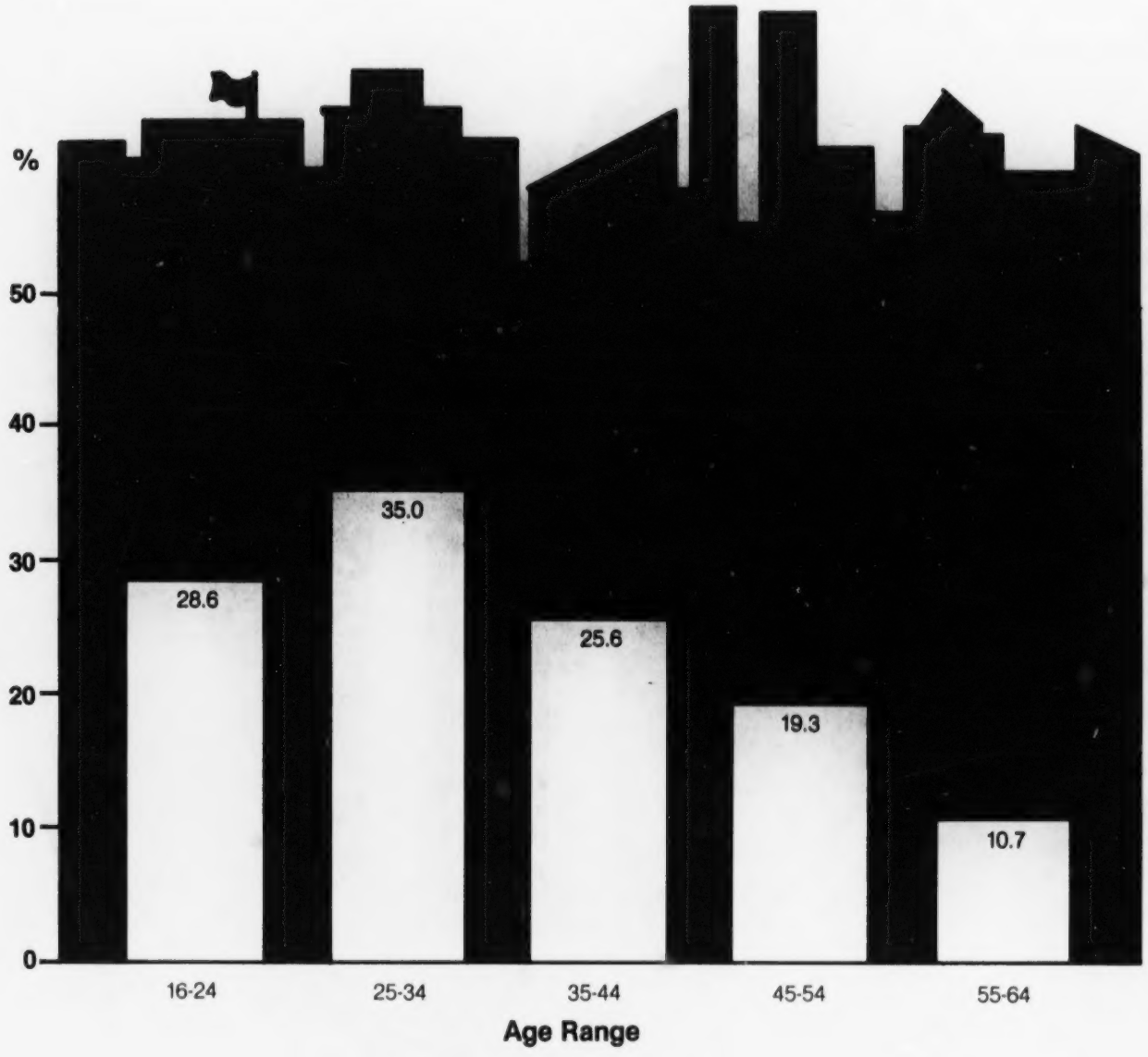
As education attainment levels rise, so does employment. While relatively few disabled women have a college-level education, more than one-third of those who do work. By contrast, only one disabled woman in every eight among those with less than an elementary level of education has a job. Figure 3 offers a portrait of these data.

Those who surmount barriers to employment tend to obtain good pay. The average income for full-time employment among disabled women of working age was $10,569 in 1980, according to the 1981 Current Population Survey. For nondisabled women in the same age range, the typical full-time salary in 1980 was $12,021. Income levels will be considered in detail in the next section, yet the point is important here: when disabled women persist in their efforts to secure jobs, they can be and often are successful in obtaining wages comparable to those of their nondisabled peers.

Figure 4 offers a comparison between disabled and nondisabled women of working age with respect to labor-force and employment status.

Figure 2

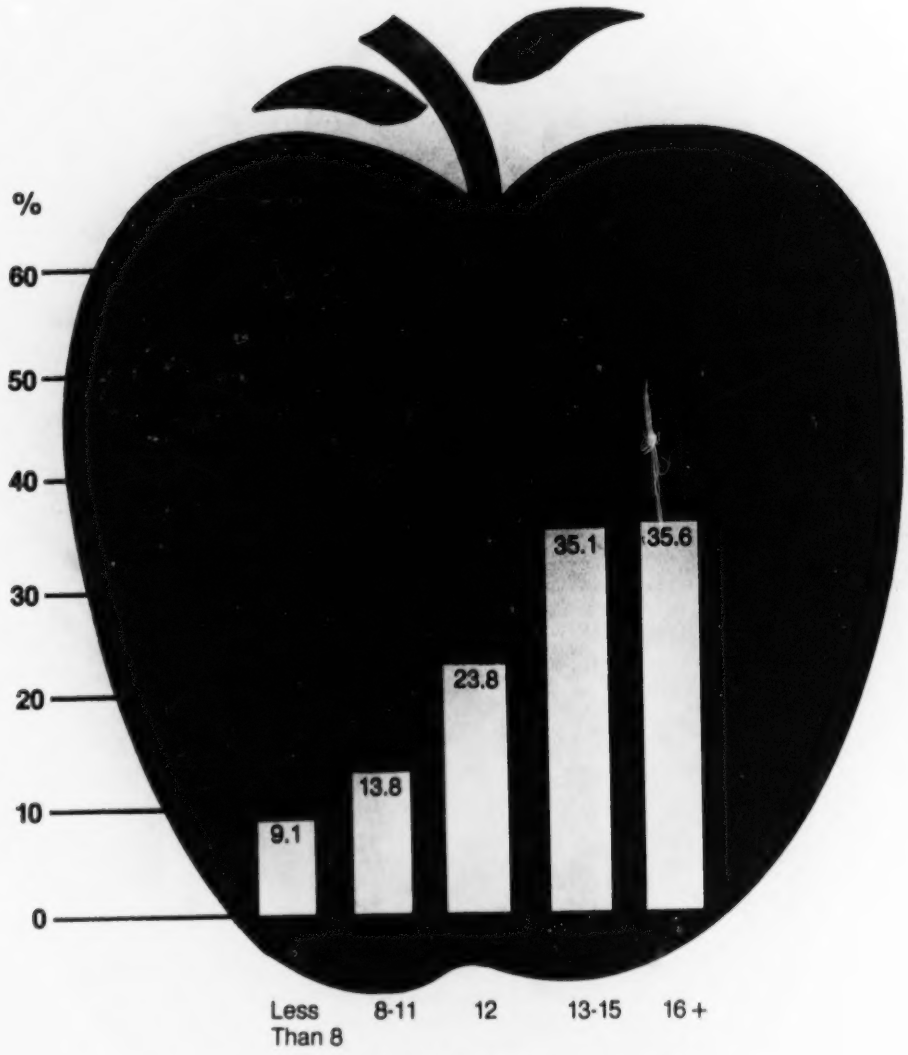
Proportions Employed, by Age: Disabled Women Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1981.

Figure 3

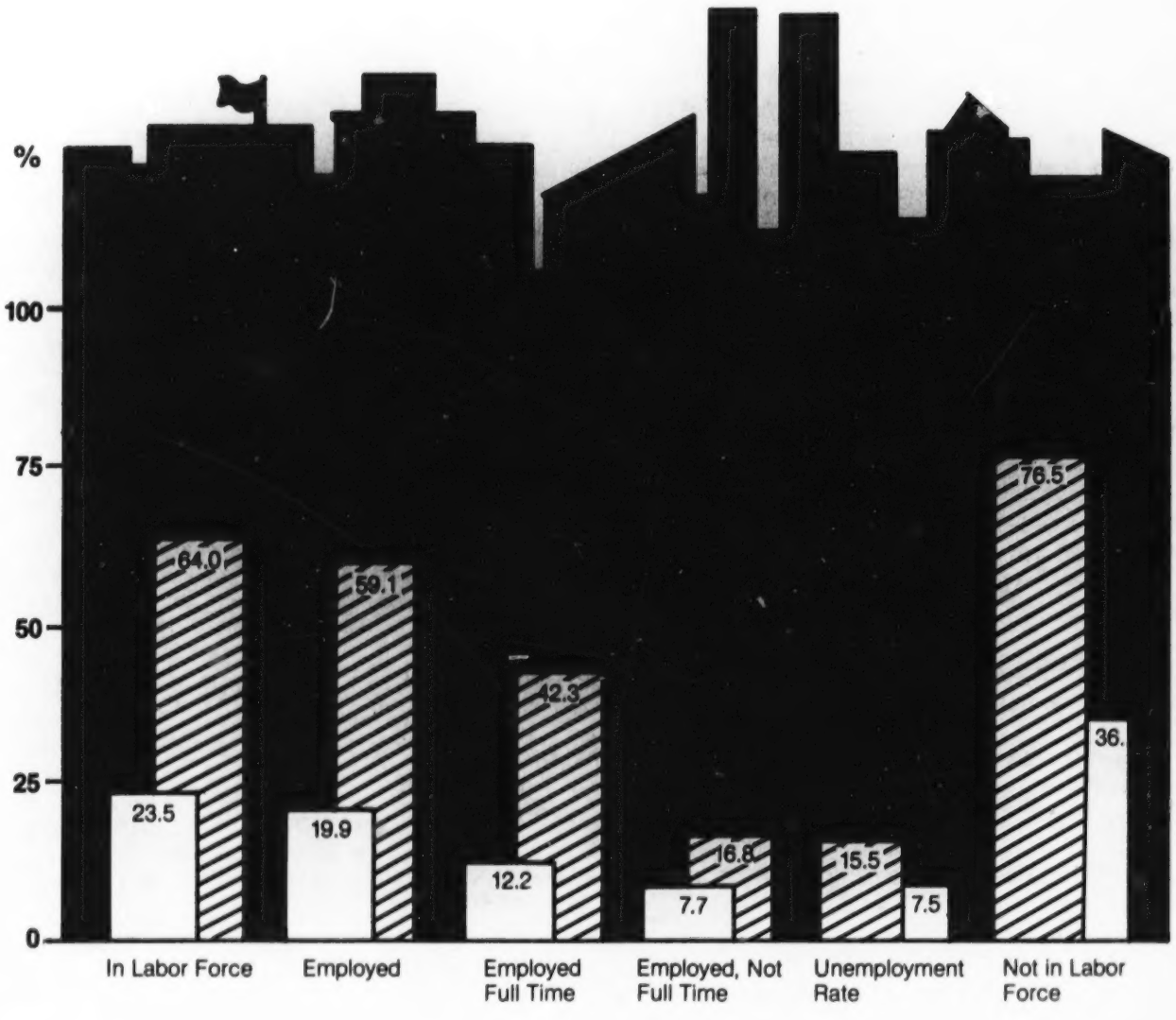
Proportions Employed, by Years of School Completed: Disabled Women Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1981.

Figure 4

Labor-Force and Employment Status, by Disability Status: Women Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1981.

Labor-force and employment stati among disabled women, as compared to those measures among disabled men, illustrate the additional burden placed upon disabled women because of their sex. While more than four in ten disabled men participate in the labor force, fewer than one in four disabled women do so. Disabled men are almost twice as likely to have jobs: 36.3% are employed, as against 19.9% of disabled women. And while three in ten men with work disabilities have full-time jobs, only one disabled woman in eight holds such a job.

Table 6 presents labor-force and employment status data by sex among the working-age disabled population.

Income and Economic Status

Disabled women usually are poor. Two out of every three report income from all sources which is below $4,000, for 1980. That is far less than the $7,000 average reported by women without disabilities. And, only one disabled woman in thirty (3.3%) reports income in 1980 of $15,000 or more.

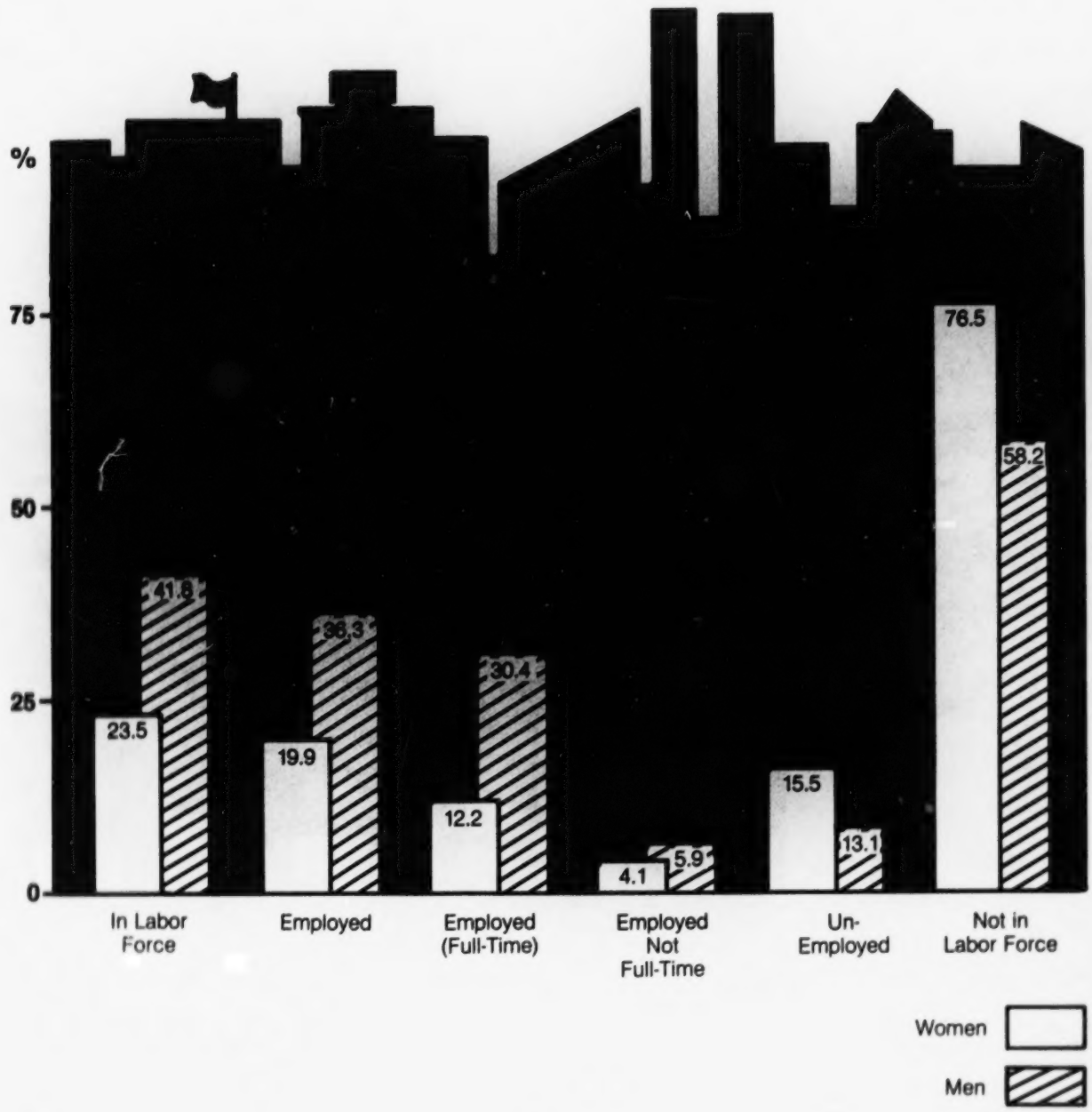
Figure 5 illustrates income levels of working-age, noninstitutionalized disabled women.

Three disabled women in every ten have incomes that fall below the poverty line. The 29% rate is almost triple that (10%) of nondisabled women and is substantially higher than the 19.6% rate of disabled men.

Only 770,000 disabled women of all ages in the working-age population work full time. Of those who do, however, income is substantially higher than it is for the female disabled population as a whole. One in every six (17.1%) reports income of $15,000 or more; the proportion is five times that of disabled women in general. Half of all full-time disabled women workers report earnings between $6,000 and $14,999. Nonetheless, a sizeable 22% earned less than $4,000 in 1980 despite full-time employment. The average income for all full-time workers in the disabled female population in 1980 was $10,569. This is comparable to the $12,021 average of all full-time, nondisabled employed women of working age.

Table 6

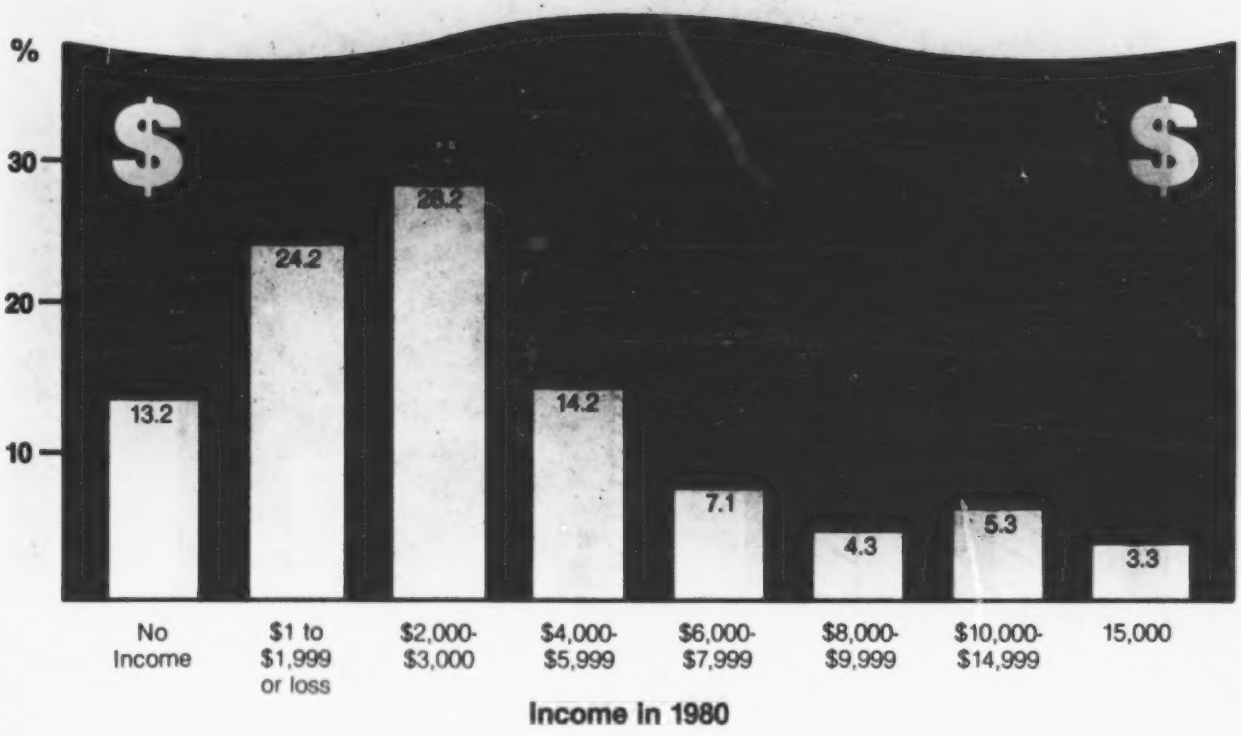
Labor-Force and Employment Status, by Sex: Disabled Persons Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1981.

Figure 5

Income in 1980 of Persons Employed in March, 1981: Disabled Women Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1981.

Why are disabled women usually so poor? A major factor: unemployment. Only 12%, or one in eight, works full time. A second important consideration apparently is sex discrimination in employment. Disabled women working full time earned only 56% as much as did disabled men with full-time jobs. Among persons with no disabilities, women earned 58% as much as did men. An additional consideration, that of age, is relevant. The earnings differential between disabled and nondisabled women working full time is $1,452; disabled women earn less than do nondisabled women despite the fact that those with disabilities are on average fully 18 years older. The difference in income, then, probably understates the real separation in earnings between disabled and nondisabled women of similar ages who work full time.

Table 7 compares earnings of disabled and nondisabled women working full time.

Occupational Category

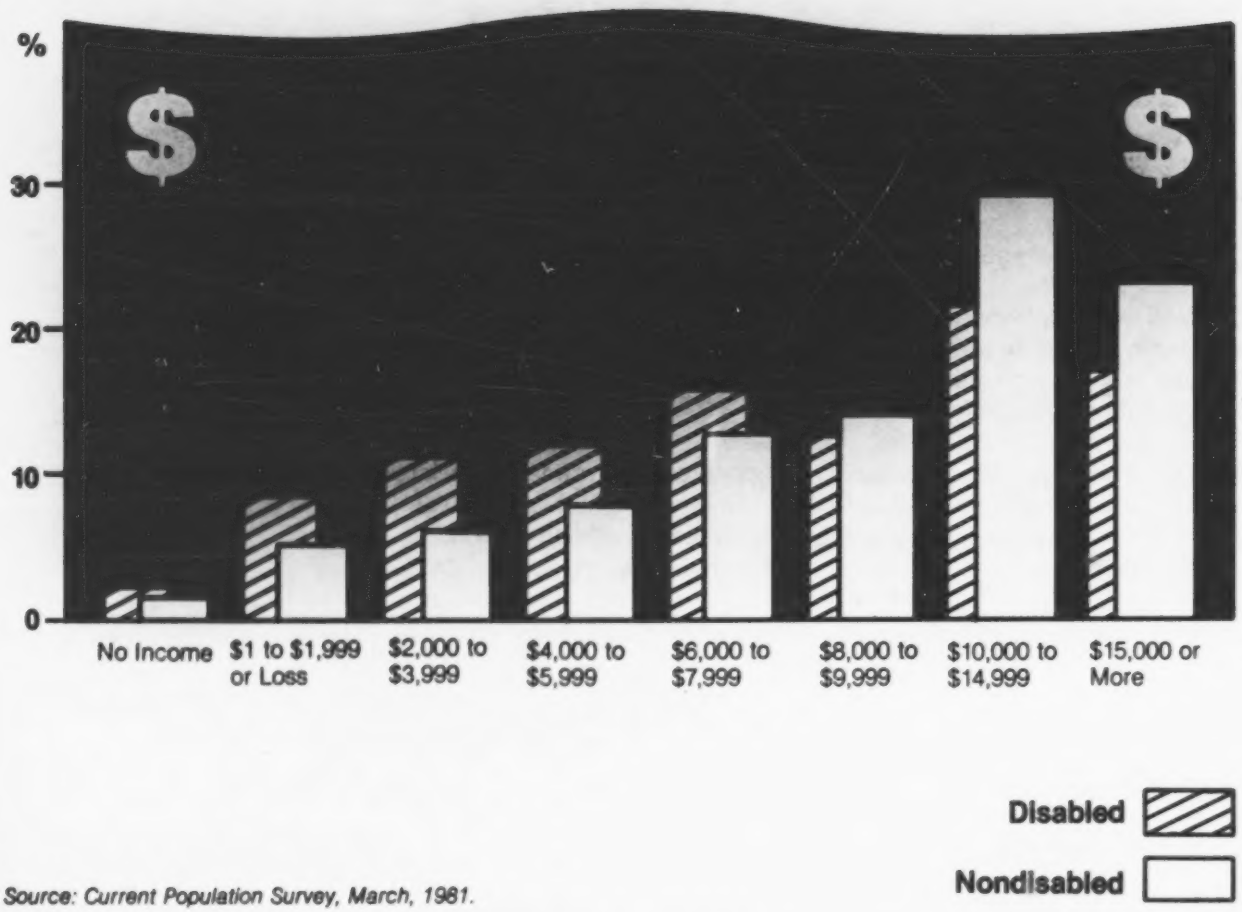
Disabled women of working age who work are twice as likely as are nondisabled women to be self-employed. One in every nine (10.8%) working disabled women works for herself, as compared to 5.3% of working women with no disabilities.

In most other respects, occupational category groupings are fairly similar between disabled and nondisabled women who work. The March, 1982, Current Population Survey found 1,241,000 disabled women at work. Almost one in three were service workers; fully 28.8%, or one and one-half times as high a proportion as obtained among nondisabled women, had jobs involving private household work, restaurant services, building security and maintenance, health care, food preparation, and the like.

Slightly more than one in four (25.4%) working disabled women had clerical jobs or other administrative-support positions. These include office equipment operators, secretaries, hotel clerks, bookkeepers, and postal workers. Women who reported no disabilities were more frequently represented in these occupations than were disabled women: 34.6%, or better than one in three, of nondisabled women who worked had such jobs.

Table 7

Income in 1980 of Persons Employed in March, 1981, by Disability Status: Full-Time Employed Women Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1981.

Disabled women were one-third more likely to be machine operatives than were other women. About 14% of all working disabled women had jobs as printing machine operators, sewing machine operators, and food production machine operators. One nondisabled woman in ten (9.8%) had such jobs.

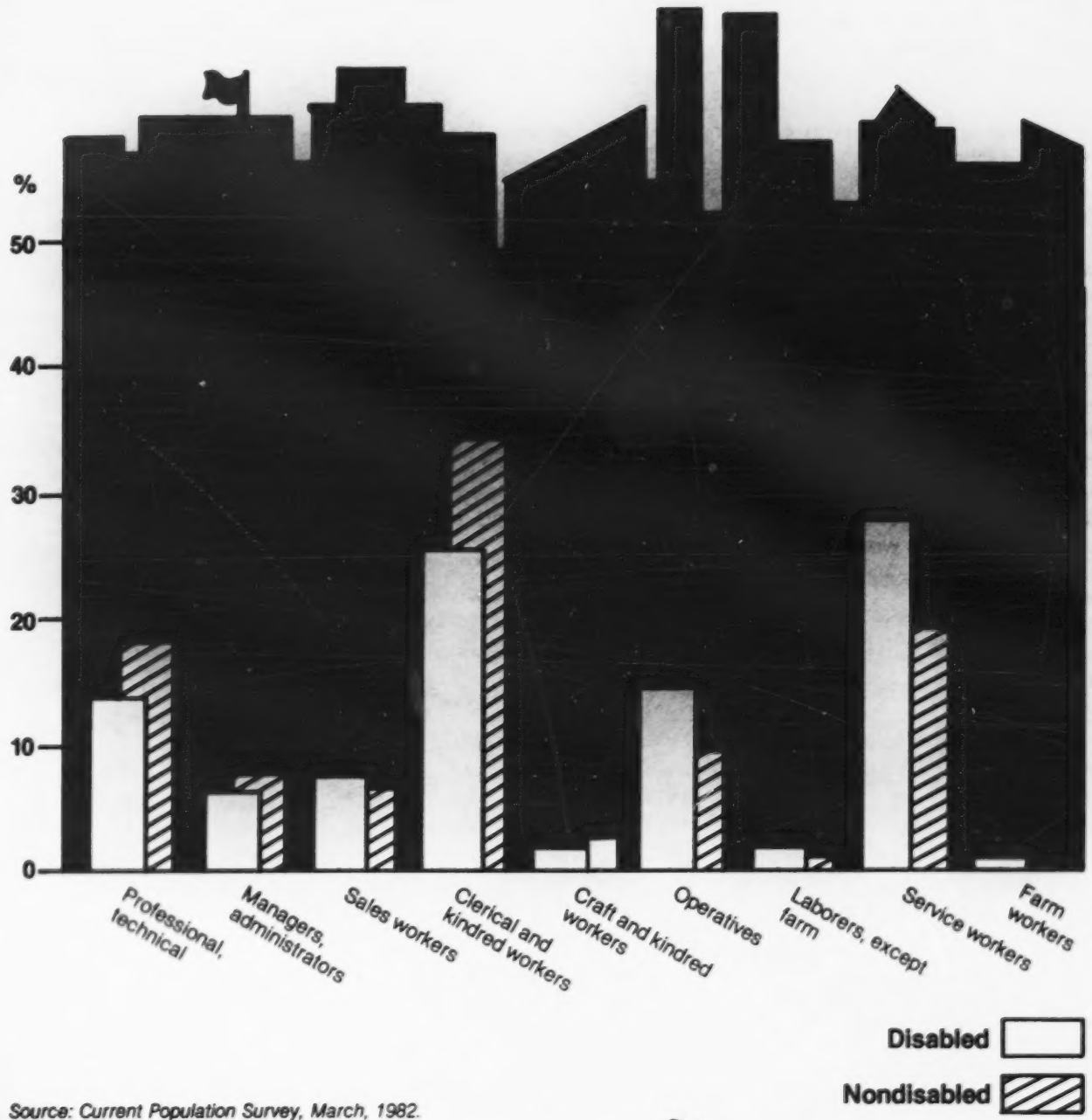
Almost as many disabled women worked in professional or technical jobs as held machine-operator positions. Some 13.7% of working women with disabilities were scientists, teachers, lawyers, computer programmers, writers or health professionals.

Almost half of all disabled women who worked, as against somewhat over one-third of nondisabled women, were covered neither by a health plan nor by a pension plan at work. The difference appears to be a function of the number of self-employed disabled women and the number of disabled women who worked less than full time.

Table 8 compares occupational categories for disabled and nondisabled women who work.

Table 8

Occupational Category, by Disability Status: Employed Women Aged 16-64 and Not in Institutions



Source: Current Population Survey, March, 1982.

Technical Notes

1. Household surveys such as the CPS studies offer a "broad brush" portrait of a group of people, in this case disabled and nondisabled women. For additional information about disabled women, see especially program studies data from the Rehabilitation Services Administration, which collates state reports each year, and from the Office of Special Education, which collects state school-enrollment data annually. To secure the most recent reports, write to program officials at U.S. Education Department, Washington, D.C. 20201.

2. The Health Studies Program of the Maxwell School at Syracuse University has a particular interest in women with disabilities. See, for example: Mudrick, N. R., "Disabled Women," *Transaction/Society, 20,* 3, March/April, 1983, 51-55.

3. Earlier studies from which disability status and sex analyses are available include:

   1966 Survey of Noninstitutionalized Adults
   1967 Survey of Economic Opportunity
   1970 U.S. Census
   1972 Survey of Disabled and Nondisabled Adults
   1976 Survey of Income and Education
   1978 Survey of Disability and Work

   For information about these surveys, contact the Social Security Administration, Washington, D.C. 20201, and the Bureau of the Census, U.S. Department of Commerce, Washington, D.C. 20233. The reader should be aware, however, that the Social Security Administration asked different questions of different samples of persons than did the Census Bureau. Interested students are urged to study the technical descriptions of each survey prior to attempting any cross-survey comparisons.

References

Bowe, F. *Demography and Disability: A Chartbook for Rehabilitation.* Hot Springs, Arkansas: Arkansas Rehabilitation Research & Training Center, 1983.

Bureau of the Census. *Labor Force Status and Other Characteristics of Persons With a Work Disability: 1982.* Washington, D.C.: U.S. Government Printing Office, 1983.

Hacker, A. (Ed.) *U/S: A Statistical Portrait of the American People.* New York: Viking, 1983.

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